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UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re:	:	Chapter 13
	:	
Francisco Rosario, Jr.	:	
Siomaira Rosario	:	
	:	
Debtor	:	Bankruptcy No. 16-16733-mdc

**CHAPTER 13 STANDING TRUSTEE’S ANSWER TO MOTION FOR LEAVE OF
COURT TO ALLOW LOAN MODIFICATION**

Now comes, William C. Miller, Chapter 13 standing trustee (“standing trustee”), and files his response to the Motion for Authority to Incur Secured Debt for the Purpose of Modifying the Terms of an Existing Secured Loan for Real Property (the “Motion”), as follows:

1. The standing trustee takes no position regarding the proposed loan modification or the terms therein.
2. Debtors must file amended Schedules I and J that reflect the resulting change in circumstances. Specifically, if debtors’ monthly mortgage payment is being reduced, it will leave debtors with additional disposable income over the remaining term of the plan.
3. Also, debtors must file an amended plan that reflects the change in circumstances due to the loan modification, including, if appropriate, an increase in the dividend to unsecured creditors.

WHEREFORE, the standing trustee respectfully requests that should the Court allow the Motion, it should also issue an order for such relief as is appropriate, including requiring debtor to file:

- a. Amended Schedules I and J reflecting any increase in monthly disposable income as a result of the loan modification; and
- b. An amended plan reflecting the loan modification.

Respectfully submitted,

/s/ William C. Miller, Esquire

Date: July 17, 2018

William C. Miller, Esquire
Chapter 13 Standing Trustee